

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: HUBER, EDWARD L., JR.

§ Case No. 09-75145

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JAMES E. STEVENS, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court
211 South Court Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 04/04/2012 in Courtroom 115, United States Courthouse, 211 South Court Street Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 02/14/2012

By: /s/JAMES E. STEVENS

Trustee

JAMES E. STEVENS
6833 Stalter Drive
Rockford, IL 61108
(815) 962-6611
jstevens@bslbv.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: HUBER, EDWARD L., JR.

§ Case No. 09-75145

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Debtor(s)

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SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 8,351.34
and approved disbursements of \$ 171.27
leaving a balance on hand of ¹ \$ 8,180.07

Balance on hand: \$ 8,180.07

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 8,180.07

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JAMES E. STEVENS	1,585.13	0.00	1,585.13
Attorney for Trustee, Fees - Barrick, Switzer, Long, Balsley & Van Evera	1,238.00	0.00	1,238.00

Total to be paid for chapter 7 administration expenses: \$ 2,823.13

Remaining balance: \$ 5,356.94

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 5,356.94

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 5,356.94

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 40,782.89 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 13.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Dell Financial Services L.L.C.	631.87	0.00	83.00
2	CAPITAL ONE BANK (USA), N.A.	7,076.45	0.00	929.51
3	Chase Bank USA, N.A.	5,743.54	0.00	754.43
4	PYOD LLC its successors and assigns as assignee of	477.49	0.00	62.72
5	Chase Bank USA, N.A.	2,247.72	0.00	295.24
6	U.S. Bank N.A.	7,453.37	0.00	979.02
7	Fia Card Services, NA/Bank of America	17,152.45	0.00	2,253.02

Total to be paid for timely general unsecured claims: \$ 5,356.94

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/JAMES E. STEVENS
Trustee

JAMES E. STEVENS
6833 Stalter Drive
Rockford, IL 61108
(815) 962-6611
jstevens@bslbv.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Edward L. Huber
 Debtor

Case No. 09-75145-MB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: csimmons
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Feb 28, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2012.

db
 14744887 +Edward L. Huber, Jr., 590 Golden Way, Pahrump, NV 89060-2055
 15027801 Bank of America, 4060 Ogletown Stan, Mail Code DES-019, Newark, DE 19713
 CAPITAL ONE BANK (USA), N.A., BY AMERICAN INFOSOURCE LP AS AGENT, PO Box 71083,
 Charlotte, NC 28272-1083
 14744889 +Chase, 800 Brooksedge Blvd., Westerville, OH 43081-2822
 15042882 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 14744890 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Servcies, Bankruptcy Department,
 Post Office Box 81577, Austin, TX 78708-1577)
 14744891 +GMAC Mortgage Corp., Bankruptcy Dept., 1100 Virginia Drive, Fort Washington, PA 19034-3204
 14744892 +Michelle Erskine, 4742 Naravista, #102, Las Vegas, NV 89103-4727
 14744893 Shell/CitiBank, P.O. Box 6497, Sioux Falls, SD 57117-6497
 15379198 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: U.S. Bank N.A., P.O. Box 5229, Cincinnati, OH 45201-5229)
 14744895 +Village Bank & Trust, 234 W. Northwest Highway, Arlington Heights, IL 60004-5934
 14744896 +Washington Mutual, 1820 Sky Harbor Circle South, Phoenix, AZ 85034-4810
 14744897 Wells Fargo, Post Office Box 14411, Des Moines, IA 50306-3411
 14744898 +Wells Fargo Home Mortgage, Bankruptcy Dept., MAC X7801-014, 3476 Stateview Blvd.,
 Ft. Mill, SC 29715-7203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14989822 E-mail/Text: resurgentbknotifications@resurgent.com Feb 29 2012 02:56:28
 Dell Financial Services L.L.C., c/o Resurgent Capital Services, PO Box 10390,
 Greenville, SC 29603-0390
 15419830 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 29 2012 04:11:16
 Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,
 Oklahoma City, OK 73124-8809
 15049225 +E-mail/Text: resurgentbknotifications@resurgent.com Feb 29 2012 02:56:27
 PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
 PO Box 19008, Greenville, SC 29602-9008

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14744894* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: US Bank, Post Office Box 790408, Saint Louis, MO 63179-0408)
 14744888 ##+Capital One, 1957 Westmoreland, Post Office Box 26094, Richmond, VA 23260-6094

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

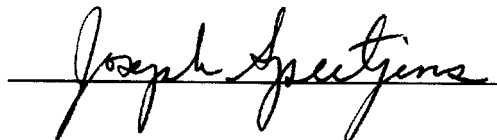
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2012

Signature:



District/off: 0752-3

User: csimmons
Form ID: pdf006

Page 2 of 2
Total Noticed: 17

Date Rcvd: Feb 28, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2012 at the address(es) listed below:

James E Stevens on behalf of Trustee James Stevens jimstevens@bslbv.com

James E Stevens jimstevens@bslbv.com, IL48@ecfcbis.com

Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

Peter C Bastianen on behalf of Creditor U.S. Bank National Association as Trustee

ND-Four@il.cslegal.com

Richard T Jones on behalf of Debtor Edward Huber matilda@joneshart.com, john@joneshart.com

TOTAL: 5